

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John A Harbaugh, Jr  
Amy L Harbaugh  
Debtors

Case No. 18-00486-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 309A

Page 1 of 2  
Total Noticed: 18

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db/jdb +John A Harbaugh, Jr, Amy L Harbaugh, 25 Mountain Lane, Fairfield, PA 17320-8962  
aty +Andrew M. Lubin, Milstead and Associates, 1 East Stow Road, Marlton, NJ 08053-3118  
aty +Andrew Ryan Garcia, Bank of America, 16001 North Dallas Pkwy, Addison, TX 75001-3311  
aty +Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Jerome B Blank, Phelan Hallinan & Schmieg LLP, One Penn Center,  
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
aty +Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400,  
Suite 1400, Philadelphia, PA 19103-1814  
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132  
5020473 +PNC, 6 N Main St, Dayton, OH 45402-1908  
5092814 +PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mjkroul-law@comcast.net Sep 18 2020 20:05:04 Michael J Krout,  
The Law Office of Michael J. Krout, 1653 Rodney Road, York, PA 17408  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 18 2020 20:05:36 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr EDI: BANKAMER.COM Sep 18 2020 23:53:00 BANK OF AMERICA, N.A., PO BOX 31785,  
TAMPA, FL 33631-3785  
5047333 EDI: BANKAMER.COM Sep 18 2020 23:53:00 BANK OF AMERICA, N.A., Bank of America,  
PO BOX 31785, Tampa FL 33631-3785  
5020472 +EDI: BANKAMER.COM Sep 18 2020 23:53:00 Bank of America, 7105 Corporate Drive,  
Plano, TX 75024-4100  
5199972 +E-mail/Text: jennifer.chacon@sp servicing.com Sep 18 2020 20:06:00 MEB Loan Trust,  
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250,  
MEB Loan Trust, c/o Select Portfolio Servicing, Inc. 84165-0250  
5199971 E-mail/Text: jennifer.chacon@sp servicing.com Sep 18 2020 20:06:00 MEB Loan Trust,  
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
5020830 +EDI: PRA.COM Sep 18 2020 23:53:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr\* BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785  
cr\* BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785  
cr\* BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785  
cr\* BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785  
cr\* Bank of America, N.A., PO BOX 31785, TAMPA, FL 33631-3785  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor MEB Loan Trust alubin@milsteadlaw.com  
Brian Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bnicholas@kmlawgroup.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jerome B Blank on behalf of Creditor Bank Of America, N.A. pamb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
Michael J Krout on behalf of Debtor 2 Amy L Harbaugh mjkroul-law@comcast.net  
Michael J Krout on behalf of Debtor 1 John A Harbaugh, Jr mjkroul-law@comcast.net  
Thomas Song on behalf of Creditor Bank Of America, N.A. pamb@fedpne.com  
United States Trustee ustpregrion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1:	<b>John A Harbaugh Jr</b>	Social Security number or ITIN:	xxx-xx-0118
	First Name    Middle Name    Last Name	EIN:	--_-----
Debtor 2:	<b>Amy L Harbaugh</b>	Social Security number or ITIN:	xxx-xx-8727
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13      2/6/18
Case number:	<b>1:18-bk-00486-HWV</b>	Date case converted to chapter:	7      9/18/20

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John A Harbaugh Jr	Amy L Harbaugh
2. All other names used in the last 8 years		
3. Address	25 Mountain Lane Fairfield, PA 17320	25 Mountain Lane Fairfield, PA 17320
4. Debtor's attorney Name and address	Michael J Krout The Law Office of Michael J. Krout 1653 Rodney Road York, PA 17408	Contact phone 717-850-2519 Email: <a href="mailto:mjkrout-law@comcast.net">mjkrout-law@comcast.net</a>
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: <a href="mailto:lyoung@cgalaw.com">lyoung@cgalaw.com</a>

For more information, see page 2 &gt;

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 9/18/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 28, 2020 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *Valid photo identification and proof of social security number are required*	Location:  <b>341 meeting will be held telephonically, refer to the call-in instructions.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 12/27/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <b>You must file a motion:</b></li> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	